

IN THIS ISSUE

**Vigorous Defense
Deters Frivolous
Lawsuits Page 1**

**Certificates in
Cyberspace Page 2**

Ennis Tar Claims Page 3

**What Does an Accident
Really Cost? Page 4**

**Discount Your Auto
Liability Risk Page 5**

**Comprehensive/Collision
Coverage-Not! Page 6**

**Montana State Gov. Rates
Favorably in Cost of
Risk Survey Page 7**

We're #1 Page 7

Fire at Red Bluff! Page 8

**RMTD Staff
Changes Page 8**

New on the Net Page 9

**New Bid,
New Broker! Page 9**

**Loss Prevention
Training Draws
Rave Review Page 10**

**Top Twelve Agencies
for FY01 Page 10**

Risk Matters

**A Publication Dedicated to Risk Management
in Montana State Government**

Department of Administration, April, 2001, Volume 10, No. 1

Vigorous Defense Deters Frivolous Lawsuits

Lawsuits can be torture, **IF** you don't have the right attorney on your side! Just ask anyone who didn't have Perry Mason as their attorney and they will tell you!

For those state employees under thirty something, Perry Mason was the star of a very popular television series that pre-dated Law & Order by a couple of decades. Mr. Mason was a courtroom attorney who was charismatic, yet compassionate and understanding; a great legal mind who took the worst cases and never lost!

Does such a person exist in the real world today? Probably not!. The reality for public entities in Montana is that thousands of tort claims are filed against cities, counties, and the State of Montana each year and we do lose cases at times.

However, legal counsel at the Risk Management and Tort Defense Division do an excellent job of identifying those cases that have merit and resolving them in a cost-effective manner. The rest of our

cases are prepared for summary judgment or resolution at trial.

This vigorous defense philosophy deters frivolous lawsuits and saves the state hundreds of thousands of dollars each year. Our claims and legal unit was established according to the provisions of the Tort Claims Act as provided in Title 2, Chapter 9, Parts 1-3 of the Montana Codes annotated for the State of Montana and provides the following services:

1. Advice to state participants to resolve tort liability issues.
2. Cost effective, quality legal support to state defendants by staff counsel, agency legal services counsel, or contract counsel.

There is no Perry Mason, however, you do have competent, well trained, and professional legal staff at the Risk Management and Tort Defense Division who know the law and how best to evaluate and resolve your tort claim or assist you to resolve tort liability issues.

If you have questions, please give them a call!

Certificates in Cyberspace!

Has your agency ever leased a vehicle, rented a piece of equipment, or contracted with someone to utilize their space for a state purpose, only to be confronted with the inevitable question "Show us proof of insurance."

State agencies are often requested to furnish proof of general liability, auto, or property insurance in contracts or leases in order to satisfy contractual requirements. In order to simplify the process for obtaining a certificate of insurance **WE ARE PLEASED TO ANNOUNCE** that the Risk Management and Tort Defense recently **CYBERSPACED** its Certificates of Insurance.

To obtain a Certificate of Insurance online, please visit the RMTD website, <http://www.state.mt.us/doa/rmtd/restricted/ins/certofins1.htm> and follow the posted instructions.

Remember, certificates of Insurance are not available for activities or insureds that the Risk Management and Tort Defense Division does not insure. Example: State employees using personal vehicles must carry evidence or proof of their own personal vehicle insurance.

The process for obtaining a Certificate of Insurance is as follows:

1. Each agency desiring a Certificate of Insurance should complete the information in the sections highlighted in yellow on the certificate form. (Please complete only those sections of the form that are applicable).

2. The form is found on the Risk Management & Tort Defense Division's website and may be sent electronically to the Risk Finance Specialist. The form must be completed in a Microsoft Word format in order to send the certificate electronically.

3. If the lessor or third party requests to be named as an 'additional insured' please check 'Yes' or 'No' in the boxes located at the bottom of the Certificate of Insurance.

4. The Risk Finance Specialist will review the Certificate of Insurance, insert appropriate language, sign and date the certificate, and return it to the requesting agency within a week.

5. Certificates of Insurance for those coverages that are commercially insured for the State of Montana require a written request at least 30 days prior to when the certificate is needed. The Risk Management and Tort Defense Division will contact the insurance company to arrange for the provision of a certificate.

6. Certificates of Insurance for all self-insurance coverages insured through the self-insurance fund will be provided upon written request to Risk Management and Tort Defense, Department of Administration. Please allow a week lead-time for the completion of a request.

Directory of Services (406) 444-2421

Administration:	Ext.
Division Administrator - Brett Dahl	3687
Chief Defense Counsel - Bill Gianoulas	2438
Administrative Assistant - Carol Berger	3600
Legal Secretary - Tammy Smith	

Property/Liability Claims Adjusting:

Sr. Claims Specialist - Marjie Carpenter	2422
Claims Specialist - Kim Lane	4516
Claims Specialist - Jenny Younkin	9996

Legal Defense:

Associate Counsel - Ann Brodsky	3558
Associate Counsel - Don Jones	4507
Associate Counsel - Mike King	2403
Paralegal - Jan Day	1816
Paralegal - Peg Bartlett	3562

Loss Control:

Consultant - Brett Dahl (Liability/WC)	3687
Consultant - Aric Curtiss (ERTW/Property/WC)	3486

Insurance/ Finance:

Risk Finance Specialist - Kristie Rhodes	4509
--	------

Services to State Agencies

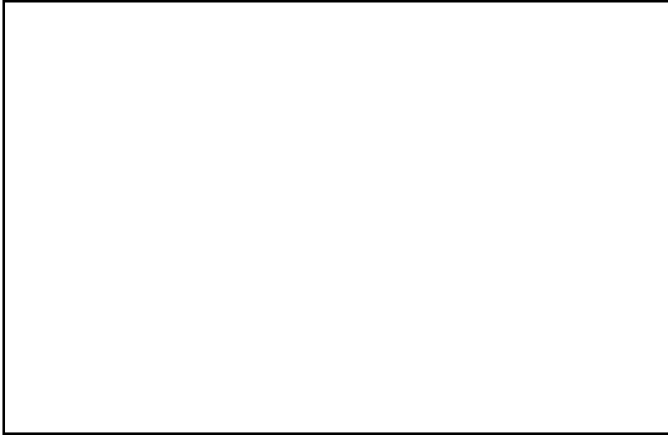
Insurance for: Property, liability, employee dishonesty, vehicle, aircraft, other risks.

Legal Defense/Claims for: Liability, property, other claims.

Loss Control: Consulting for all of the above.

Ennis Tar Claims.....*the making of a catastrophe!*

On or about September 30, 2000, a Department of Transportation highway subcontractor began shooting prime oil on an 11 mile section of highway from West Yellowstone to just south of Ennis in Madison County. The



subcontractor decided to finish applying prime oil on the project before the weekend in order to prepare the highway for re-paving the following week. After completing the application of the prime, the subcontractor left the job site.

What happened next can only be described as one of the worst, single catastrophies ever experienced by the Risk Management & Tort Defense Division. IT RAINED throughout the evening and into Sunday, October 1, 2000. Unfortunately, the prime oil did not hold. Consequently, over 300 vehicles drove through a messy quagmire of oil, tar, and water. Some vehicles, such as the ones in the picture below had accumulations of tar up to three inches. White vehicles suddenly turned black. Sleek, shiny boats and recreational vehicles suddenly took on a surreal appearance as they

oozed tar, oil, and mud up and down Highway 287.

On Monday morning, staff at the Risk Management & Tort Defense Division and Department of Transportation sprung into action once they learned of the disaster. Within a week, over two hundred claims had been filed with more to come

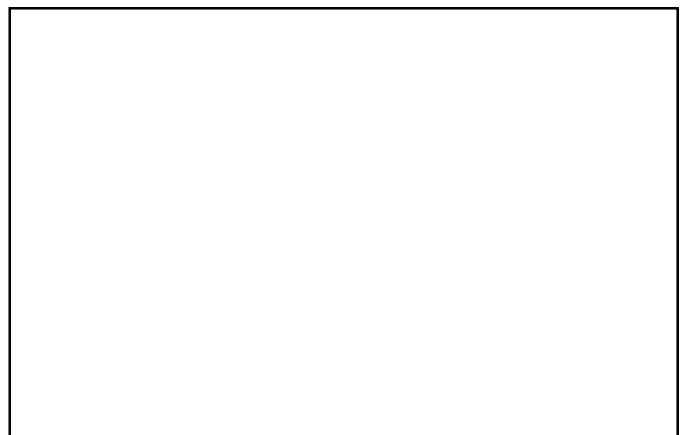


later. The division soon learned that the subcontractor refused to pay for damages so after consulting with the Department of Transportation and division legal staff, it was decided that the division's staff adjusters would evaluate claims, get the vehicles cleaned, and then legal staff would pursue recovery from the contractor at a later date.

Fortunately, claims staff contracted with car wash facilities all across Montana in an attempt to remove the tar. As we later learned, the contracts were essential, since they established that the car wash facilities would 'hold harmless, defend, and indemnify' the state from any and all

claims, including environmental remediation, that arose from the project. Unfortunately, some of the car wash facilities did not have adequate drainage and septic systems to process the loose tar aggregate. Eventually some of them experienced flooding, ground water contamination, and other damage to septic and drainage systems.

To date, approximately 334 claims have been filed at a total cost of \$435,000. THANKS to the hard work of staff at the Risk Management and Tort Defense Division staff and the Organizational Development Bureau, Department of Transportation, most of these claims were resolved. Early



reporting and timely intervention by competent claims professionals has saved thousands of dollars in cleaning vehicles that otherwise would have needed to be re-painted or totaled.

What Does An Accident Really Cost?

Not too many of you would argue if we said that accidents are expensive! The State Compensation Insurance Fund and the Risk Management and Tort Defense Division spend millions of dollars each year to pay medical expenses, lost wages, and other expenses for injured state employees or third parties. It's easy for us to understand the expense of a doctor's visit because we receive a detailed billing statement from the doctor. Similarly, we can understand the compensation for lost wages because we know the value or wage of the injured employee.

Are these bills and expenses all that an accident costs you? The answer is "no". For every single dollar spent on medical costs and compensation, we probably spend as much as three additional dollars to investigate the accident, hire and train temporary replacement employees and other expenses. In addition, the supervisors' and co-workers' time is not free. It costs the state to have the supervisor or co-worker take the time away from regular duties to investigate an accident and correct any conditions that caused the accident. It also costs the state to recruit, hire and train replacement employees, even if they are existing employees.

Add to this the uninsured costs of possible damage to the building or facility resulting from the accident or property damage to tools, equipment, products, or other materials. These expenses can be from five to fifty dollars additional

for every single dollar spent on medical and compensation expenses. Include in that additional expense the cost of production delays and interruptions and we recognize how expensive an accident can become. Still other indirect and hidden costs of an accident can include the lost time of the injured employee; loss of earning power to that employee; economic losses to that employee's dependants; a loss of efficiency at work by breaking up an effective crew; and, the ever continuing overhead expenses.

In summary, the additional expenses associated with an accident can be 53 times as much as the medical and compensation expenses. Could you imagine spending \$54 for a one-dollar bandage for a minor accident? That's what it could cost you if all of the costs were factored in. Okay, sure, it's only money and it's part of business. But what does it take to

pay those expenses? In 1984 a department store would have needed to sell 10,526 pair of boys socks to offset a \$500 work accident loss. At the same time a restaurant would have to serve 2,500 four-dollar lunches, a newspaper publisher would need to sell 49,020 newspapers, or a meat packer would be required to process 153,848 quarter-pound hamburger patties to offset this same \$500 work accident loss.

A baker would need to bake 50,507 loaves of bread. The Phone Company would need to handle 21,185 local pay-phone calls. A builder must construct 216 square feet of housing space. What would you do to offset an accident loss? What could you do? These numbers are from a 1984 study. What has 17-years of inflation done to these figures? The true expenses of an accident become very staggering yet the costs to prevent accidents have remained small and very cost effective.

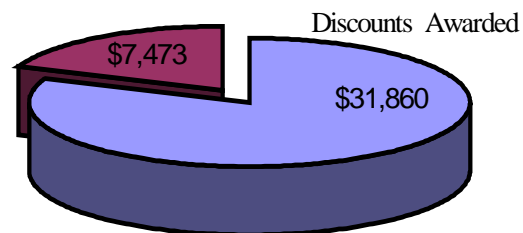
A safety program can be your best and highest yielding investment possible. For questions about how to implement a cost-effective safety program within your agency, please contact Aric Curtiss at ext. 3486.

Discount Your Auto Liability Risk!

This fiscal year, the Risk Management & Tort Defense Division offered an automobile premium discount of 3% to state agencies with 1.5% participation in defensive driving training sponsored by the division.

Needless to say, we were very pleased with the response from state agencies. Seventeen agencies participated in defensive driving training and twelve of the agencies received the 3% discount on auto liability, comprehensive, and collision coverage for fiscal year 2001 insurance premiums.

Potential Discounts Unearned



A total of \$39,333 of discount funding was available, of which \$31,860 was earned by state agencies.

Congratulations to those agencies who earned the discount!

For additional information on the premium discounts or how your agency can earn the discount, please contact us at 444-2421.

Does Driving Defensively Pay?

We think it does! Since FY1998 many state employees have taken defensive driving training and the costs associated with vehicle liability claims have dropped precipitously as indicated below:

<u>Fiscal Year</u>	<u>#Claims Paid</u>	<u>Indemnity Paid</u> <u>Expenses Paid</u>	<u>Loss Adjustment</u>	<u>Total Incurred</u>
1998	216	\$814,227	\$ 98,123	\$939,850
1999	230	\$498,832	\$140,804	\$764,836
2000	288	\$598,680	\$101,137	\$888,318
2001	138	\$209,394	\$ 21,362	\$446,762

Comprehensive/Collision Coverage.....*NOT!*

You've packed your suitcase, picked up a state vehicle from the Department of Transportation Motor Pool, and now you're headed to Billings on state business. Your worst fears are realized. En route you are involved in a vehicle accident and determined to be at fault. Who pays the tab for the motor pool vehicle?

ANSWER: Unless you have full coverage (liability/comprehensive/collision) on the vehicle, your agency may receive an expensive bill from the motor pool for repair or replacement of the vehicle as some agencies have recently discovered.

In order to protect yourself from the unanticipated costs of repairing or replacing owned or leased vehicles, consider purchasing comprehensive/collision coverage for vehicles that you use to conduct official state business.

In fact, the Risk Management and Tort Defense Division presently provides comprehensive/collision coverage on an estimated 1,100 state vehicles as compared with 100 state vehicles just a few years ago. A summary of coverage is provided in the following table.

Coverage	Auto Liability	Comprehensive/Collision
Insurer	State of Montana	State of Montana
Limits	\$750,000/claim \$1,500,000/occurrence	Fair market value of the vehicle.
Allocation Basis	Number & Type of Vehicle Loss History	NADA Retail Value Prorated by days of use
Agency Deductible	None	\$250/occurrence
Comments	<ul style="list-style-type: none">Limits are statutorily set by 2-9-108 MCACoverage provided automatically for all owned vehicles	<ul style="list-style-type: none">Coverage optional-elected for each vehicle by agencyAgency must provide vehicle information

Participants requesting comprehensive/collision coverage must provide the following information on the Property/Casualty Insurance Renewal Report (formerly known as Source Data Report) for leased vehicles and loaned vehicles on an annual basis or when additional coverage is requested.

- License Plate Number
- Year, Make, Model
- Type of Unit (Passenger Car, Light Truck, etc.)
- Vehicle Identification Number
- Name of the Owner/Lender
- Start and end date of coverage

The premium charge is determined by applying 1.5% to the market value of the vehicle and pro-rated by actual usage.

Remember, written notification is required for full coverage on any vehicle which is in use for more than 30 days and any reported claims will be attached to the agency's loss history. For additional information, please contact Kristie Rhodes at (406) 444-4509.

Montana State Government Rates Favorably in Recent Cost of Risk Survey

By statute, the Risk Management & Tort Defense Division administers a comprehensive insurance plan in behalf of state agencies.

Of primary concern to us, is an assurance that programs we administer are comprehensive and cost-effective. One of the ways we measure the cost-effectiveness of the state's property/casualty insurance plan is through participation in the Risk & Insurance Management Society, Cost of Risk Survey.

The cost of risk survey is a comparative analysis of Montana state government's risk management program against other public entities nationwide. The most recent survey was conducted by Ernst & Young LLP, one of the world's leading professional services organizations.

The term "cost of risk" refers to all costs associated with the state's risk management functions-namely, net insurance premiums, retained losses, risk control, loss prevention expenses, and administrative costs.

The total cost of risk in the survey is measured by the sum of:

- 1) Insurance premiums for liability, property, and workers' compensation;
- 2) Retained/uninsured losses for liability, property and workers' compensation;
- 3) Risk management/insurance department administrative budgets; and
- 4) Costs for outside services such as actuarial fees.

Nationally, the cost of risk for all respondents increased. Public entities were no exception.

In contrast to national trends, Montana's total cost of risk declined from \$15,773,822 in 1997 to \$13,679,382; a reduction of \$2,094,440 or 13% over two years. The state's total cost of risk as a percentage of total budget was 0.420% compared to the national rate of 0.564%.

For a detailed report, contact Kristie Rhodes, (406) 444-4509, krhodes@state.mt.us or visit the RMTD web page.

We're #1

We're pleased to be Governor Martz' first executive order!

Executive Order #1-01 creates the state Risk Management Advisory Committee who consists of one representative from the following agencies:

- Commissioner of Higher Education
- Department of Administration
- Department of Agriculture
- Department of Commerce
- Department of Corrections
- Department of Environmental Quality
- Department of Fish, Wildlife & Parks
- Department of Justice
- Department of Labor & Industry
- Department of Livestock
- Department of Military Affairs
- Department of Natural Resources & Conservation
- Department of Public Health and Human Services
- Department of Revenue
- Department of Transportation
- Governor's Office (represented by the Administrator of the Risk Management and Tort Defense Division)
- Historical Society
- Legislative Services Division
- Montana Judiciary
- Office of Political Practices
- Office of Public Instruction
- Office of Secretary of State
- Public Service Commission
- State Auditor's Office
- State Board of Public Education
- State Compensation Insurance Fund
- State Library
- University System

The purposes of RMAC are to:

- 1) make recommendations to the Governor and cabinet on implementation of a risk management plan within each agency.
- 2) serve in an advisory capacity to resolve problems which may arise with respect to insurance coverage or other issues involving the protection of state assets and resources.
- 3) disseminate and collect insurance and risk management information for the protection of state assets and resources.
- 4) review alternatives and make recommendations for the adoption of policies, rules, and procedures.

To find out who your board member is please visit our website at <http://www.discoveringmontana.com/doa/rmtd/ins/rmac.shtml>. The new executive order may also be found on our website at <http://www.discoveringmontana.com/doa/rmtd/pol/execorder01-01.doc>.

Fire at Red Bluff!

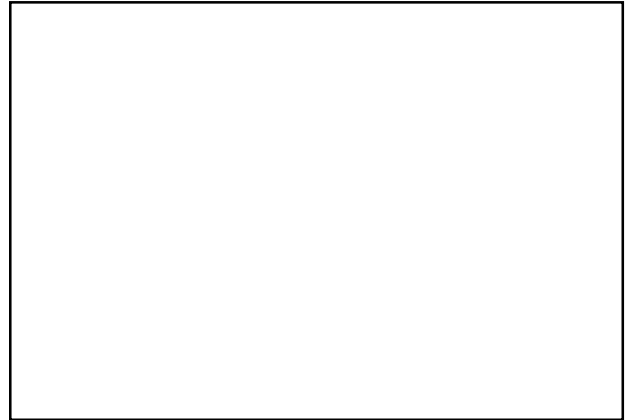
Red Bluff Range and Science Station near Norris, Montana experienced the ravaging effects of range fire firsthand during last summer's 'season of fire.'

Picture two wires at the top of a power pole touching due to high wind conditions, and rubbing causing an arc. A spark develops, and then another spark, and another until they fall to the dry grass below. Conditions were prime for what followed.

The grass began to burn, and fire spread across the ground to one building, then another. The ranch manager discovered the fire soon after it developed and after calling for assistance, he tried to set up a fire line to prevent it from spreading.

Three local fire departments and several wild land fire teams responded. These resources did an excellent job in controlling the fire under extreme wind conditions. A little rain and water dropped from a helicopter were also helpful.

Below: Damage to the calving barns



Above: Damage to the corral.

Calving barns and many other pole and wood structures burned. In addition, the fire got out of the corral area and spread onto pasture land and burned several hundred acres.

Roughly one-third of the cattle's winter forage burned. Red Bluff is a working ranch that produces calves each year to supply the needs of all other experiment stations for calves. Rebuilding is crucial by March 2001, as they need the buildings to keep the cows and calves protected for calving.

RM TD Staff Changes

- Tammy Smith has taken over the Legal Secretary position from Peg Bartlett who becomes our new paralegal investigator. Tammi and Peg will assist with legal support.
- Aric Curtiss is our new Loss Prevention Consultant. He has many years of safety and training experience in the private sector. Call him if you have a risk management issue or training need.
- Don Jones, Associate Counsel, has also accepted a position with the division. Don will be working on a variety of different kinds of tort litigation and claims.
- Cheri De Mello comes to us from the Publications and Graphics Bureau. Cheri is our front desk receptionist and provides administrative and claims support.

New on the Net

Just about everything we've done is now on our new website. State agencies may now download most, if not all, updated programs and documents! Here is a list of some of the more important documents by function:

Safety and Loss Control

- [State of Montana Agency Safety Program Requirements](#)
- State of Montana Early-Return-To-Work Program
- Sample General Safety Rules
- Sample Safety Self-Inspection Checklist
- Risk Matters Newsletter(s)
- Ergonomic Assessment Form

Training

- [Back Injury Prevention Training](#)
- [Contracts Training](#)
- [Defensive Driver Training](#)
- [Early Return-To-Work Training](#)
- [Ergonomics Training](#)
- [Office Safety Training](#)
- [Property Preservation and Loss Control Training](#)
- Risk Management Library Resource List
- [State Employee Fraud: How to Prevent It & What to Do After It Occurs Training](#)
- Training Calendar
- [Violence at Work Training](#)
- [Training Registration](#)
- [Checkout Free Safety & Health Videos from the National Resource Safety Center](#)

Insurance

- [Property & Casualty Insurance \(Core Program\)](#)
- [Certificates of Insurance Instructions](#)

- Certificate of Insurance
- [1999 Cost of Risk Summary](#)
- [FY2001 Insurance Premiums](#)
- [FY2002 Property/Casualty Insurance Renewal Instructions](#)
- Risk Exposure Report Form

Claims

- [State Agencies Reporting A Loss](#)
- [Claims Evaluation and Settlements](#)
- In Case of Accident Form
- Report of Incident Form
- Quarterly Claims Activity Year to Date
- [Actual Claims and Photographs](#)

Publications

- Hold Harmless Provisions and Insurance Specifications in Contracts Manual
- Risk Management Program (Procedures Manual) (revised 02/08/01)
- Early-Return-To-Work Guide
- Violence at Work Guidelines
- CARISMA Database User's Guide - new 8/1/00

Statutes, Rules, & Executive Orders

- Executive Order #1-01
- Risk Management Advisory Council (RMAC)
- Risk Management Plan
- Risk Retention
- Contractual Transfer
- Cost Allocation
- Firearms Possession and Storage
- Telecommuting - Coverage of State Property - new 8/1/00
- State Vehicle Use Policy 'Draft' - new 8/23/00

New Bid, New Broker!

Effective July 1, 2000 the Risk Management & Tort Defense Division entered into a contract with Willis of Seattle to provide insurance brokerage services. This is the first time in over 17 years that we have changed insurance brokers. What is a broker, you ask? Why should I care about insurance coverage?

An insurance broker is our point of contact with insurance carriers (including Lloyd's of London) from all over the world. Montana state government operates in a very complex environment with a multitude of risk exposures including vehicles, properties, boilers & machinery, fine arts, and other assets.

An insurance broker's expertise is paramount in assuring that state assets are properly insured and that insurance coverage is provided by only the best carriers. A broker may also provide or coordinate the provision of appraisal, actuarial, claims, or loss control services as may be needed by the state from time to time.

We are delighted to announce that our new broker was successful in consolidating coverage, increasing policy limits, and improving coverage in certain areas while at the same time saving \$156,000 in insurance premiums.

Loss Prevention Training Draws Rave Reviews

Aric Curtiss, Loss Prevention Specialist, Risk Management & Tort Defense Division, has been traveling all over the state conducting loss prevention seminars on 'Defusing Hostility and Preventing Violence in the Workplace' among other topics.

Aric is one of just a handful of certified crisis prevention institute counselors in Montana that is specifically credentialed to offer 'StreetSmart 9 to 5 training' to state employees. Some of the objectives of this course are to:

- Understand crisis behaviors and appropriate responses.
- Identify different levels of defensive behavior.
- Identify forms of physical attack and basic principles of personal safety.
- Understand how to use a team approach.
- Apply the material in the course to 'real life' situations.
- Understand the importance of debriefing after a crisis situation for preventing future crisis situations.

In addition to StreetSmart 9 to 5, loss prevention staff offer a variety of other specific, relevant, and very interesting training seminars. Here are some of the courses that an estimated 2,000 state employees have attended in the past 8 months:

- Defensive Driving.
- Reducing Risk Exposure in Contracts.
- State Employee Fraud: How to Prevent It and What To Do After It Occurs.
- Back Injury Prevention.
- Ergonomics Training.
- Basic Safety.
- Advanced Safety.

Feedback from state agencies has been outstanding. We thank you for your support of training! Remember that losses don't just happen, they are caused and can be prevented!

Stay tuned for additional information and updates on loss prevention training from our 'road warrior,' Aric Curtiss. Remember, you can now sign up for training by registering electronically on our website at <http://www.discoveringmontana.com/doa/rmtd/train/trainingregistration.shtml>.

TOP TWELVE AGENCIES FOR FY01

It's not easy being a top twelve agency. They have active and risky jobs. They deal with the public, clients, and offenders. Over 85% of statewide serious property/casualty claims cost come from the 20 larger agencies. Most of these costs are from the Top Twelve.

What these agencies do to prevent and control injuries has a huge impact on the state's overall claims costs. It takes solid systems and valuing loss control to affect all of their employees. Some of these agencies have sponsored training or sent their employees to training sponsored by the Department of Administration and State Compensation Insurance Fund. Some have just been lucky -- so far!

Some of these agencies work hard to improve preventative systems in place and to have a healthier work environment and to do this they have to be dynamic and proactive. The Top Twelve below are ranked in order of # of claims per 100 FTES by line of insurance and by \$ spent on claims per 100 FTES by line of insurance.

Claims per 100 FTE

Auto Liability	General Liability	Property
<u>Agency</u>	<u>Agency</u>	<u>Agency</u>
1. Commerce	1. Administration	1. Corrections
2. Historical society	2. Public Health & Human Services	2. Fish, Wildlife & Parks
3. Judiciary (Supreme Court)	3. Labor & Industry	3. Historical Society
4. Labor & Industry	4. Revenue	4. Judiciary (Supreme Court)
5. Livestock	5. University System	5. Justice
6. Military Affairs	6. Commerce	6. Livestock
7. Revenue	7. Fish, Wildlife, & Parks	7. Revenue
8. Public Health & Human Services	8. Corrections	8. Public Health & Human Services
9. Justice	9. Military Affairs	9. Administration
10. University System	10. Livestock	10. Labor & Industry
11. Corrections	11. Justice	11. Transportation
12. Natural Resources	12. Judiciary (Supreme Court)	12. Natural Resources

\$ Claims Spent per 100 FTE

Auto Liability	General Liability	Property
<u>Agency</u>	<u>Agency</u>	<u>Agency</u>
1. Commerce	1. Administration	1. Corrections
2. Historical society	2. Commerce	2. Fish, Wildlife & Parks
3. Judiciary (Supreme Court)	3. Corrections	3. Historical Society
4. Labor & Industry	4. Historical Society	4. Judiciary (Supreme Court)
5. Livestock	5. Judiciary (Supreme Court)	5. Justice
6. Military Affairs	6. Livestock	6. Labor & Industry
7. Revenue	7. Military Affairs	7. Livestock
8. Natural Resources	8. Natural Resources	8. Natural Resources
9. University System	9. Revenue	9. Revenue
10. Corrections	10. Public Health & Human Services	10. Public Health & Human Services
11. Public Health & Human Services	11. University System	11. Transportation
12. Administration	12. Justice	12. Military Affairs

Agencies with no Claims reported as of 03/26/2001

<u>Agency</u>		
1. Agriculture	5. Environmental Quality	9. Montana State Library
2. Auditor's Office	6. Governor's Office	10. Office of Public Instruction
3. Board of Education	7. Legislative Branch	11. Public Service Regulation
4. Commissioner of Political Practices	8. Montana Arts Council	12. Secretary of State



Risk Management & Tort Defense Division
P.O. Box 200124
Helena, MT
59620-0124

Address Service Requested

Risk Management Advisory Council

Tom Dolan Administration	Barbara Hagel MSU - Billings
Linda McKinney Agricultrue	Jeff Shada MSU-Bozeman
Bruce Dunkle Board of Education	Bob Hoover MSU - Northern
Julie Endner Commerce	Bill Miller Natural Resources & Conservation
William "skip" Lopuch Corrections	Jeff Weldon Office of Public Instruction
Virginia Cameron Environmental Quality	Alicia Cox Political Practices
Doug Denler Fish, Wildlife & Parks	Kathy Battrick Public Health & Human Services
Brett Dahl Governor's Office	Laura Calkin Public Service Comm
Chuck Jensen Helena College of Technology - UM	Nick Ranalli Revenue
Glenn Bailey Higher Education	Erica Hess Secretary of State
Todd Saarinen Historical Society	Dave Drynan State Auditor's Office
Lisa Smith Judiciary	Brian Bent State Fund
Patti Forsness Justice	Barbara Sawitzke State Library
Diane West Labor & Industry	Ray Eby Transportation
Dave Brown Legislative Branch	Dan Corti/ Ken Willett University of Montana
George Harris Livestock	Bob Campbell Western MT College of UM
Karen Revious Military Affairs	
Marilyn Cameron Montana Tech of UM	
Susan Thomas MSU College of Tech - GF	

RISK MATTERS is a publication of the State of Montana, Department of Administration, Risk Management & Tort Defense Division, 1625 11th Avenue, Helena, Montana 59620-0124. Phone: (406)444-2421.

Reprinting, excerpting, or plagiarizing any part of this publication is fine with us. Please send us a copy of your publication.

700 copies of this edition were published at a cost of \$700.

Distribution to: All agencies of state government in executive, legislative, and judicial branches and the university system. Copies of this bulletin should be placed in agencies' copies of the State of Montana, Risk Management Procedures Manual, Section XII.

Spring 2001. Published periodically.